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CASE STUDY

A Bank Efficiently Integrates Ancillary Account Data to Enhance Reporting

THE CLIENT:

A community bank

USERS:

The IT team and business line users of the bank

Many banks have a substantial amount of customer account data that is stored outside their primary core systems with third parties. For example, this could include data related to CDARS, DMI loans, insured cash sweeps, and various loan participations with other institutions.[1] These items are reflected on the bank's balance sheet, providing a high-level overview of activity. Accessing the detailed account records, however, requires gathering data from the third parties. Information is typically available at different time intervals and in numerous layouts, requiring manual reformatting that results in inefficiencies and increased risks of reporting errors.

This community bank had very manual processes in place for incorporating ancillary data into the core data. The bank wanted to identify a solution that would automate this process and seamlessly provide a complete picture of portfolio activity to different groups throughout the bank to support analysis and timely decision-making.

[1] CDARS=Certificate of Deposit Account Registry Service; DMI=mortgage loans.

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Pain Points

The IT team received ancillary account information on an infrequent basis and in numerous formats that required significant manual intervention before it could be used in reports. The bank wanted to:

- **Minimize manual efforts** by having data that was received from third parties be automatically ingested and loaded into the same format used for accounts stored in the bank's primary core database.

- **Reduce unintended errors**, such as missing accounts or missed key balances.

- **Deliver valuable insights to the business units much faster** with timely reports that pinpointed both opportunities and risks.

The team contacted SNL Banker, part of S&P Global Market Intelligence, to learn more about the firm's capabilities.

Time consuming manual processes for receiving ancillary data was taxing the IT team and preventing the business units from seeing a complete, up-to-date picture of business activity. A more automated solution was needed.

The Solution

SNL Banker's integration approach for ancillary data supports seamless data consumption across a bank. Account data coming from third-party firms is ingested and loaded into the same dimension and fact tables as accounts stored in the bank's primary core database. This enables users to view loan and deposit portfolios in their entirety without any manual involvement. Data integration is automated on a recurring basis when a third party is able to deliver the details, whether that be daily or monthly, and the data is blended, yet tagged to be distinguishable. This solution would enable the IT team and all business units to:

	Automate data integration	The SNL Banker data warehouse collects core, general ledger, and other data in an organized system. Account-level flags are created for end users to distinguish sources when needed. This makes it easy to look at blended data, or the core and ancillary data separately.
	Ensure definition conformity	Differences in source data field nomenclature are conformed during this integration when a third party uses a different naming convention for a data element. This avoids having separate fields for what actually are the same data fields.
	Analyze data immediately	Once loaded, ancillary account data is immediately available in already-made SNL Banker reports and dashboards. No additional action is required for end users to access and leverage the data. End user dashboards are updated daily and can be filtered by data

source, branch, product, and more. In addition, reports can be scheduled to ensure timely delivery of daily and period-end information.

Sample Review of Loan Composition (Loan Integration)
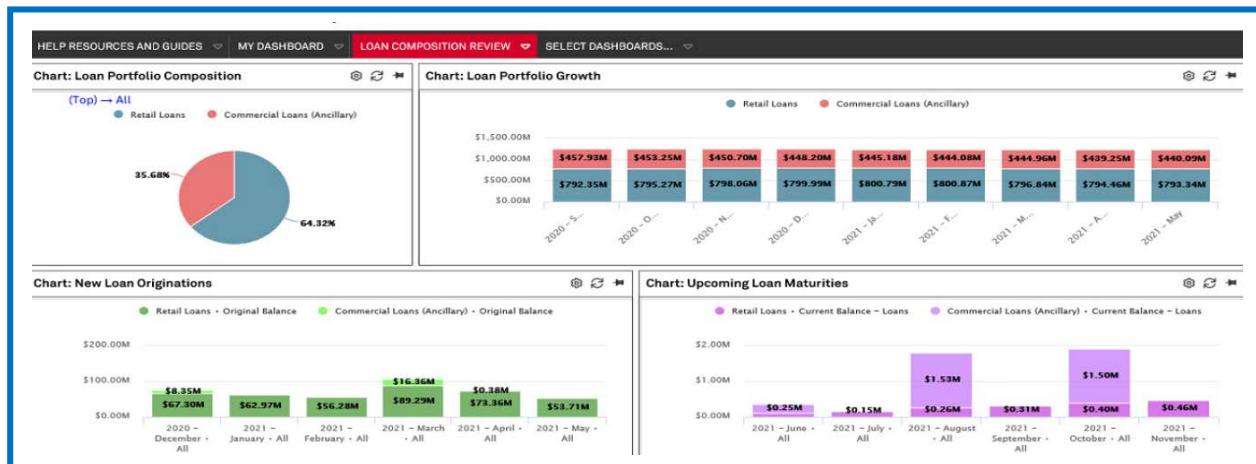
Source: SNL Banker. Both screen shots are for illustrative purposes only.

Sample Review of Upcoming CD Maturities (CDAR Integration)
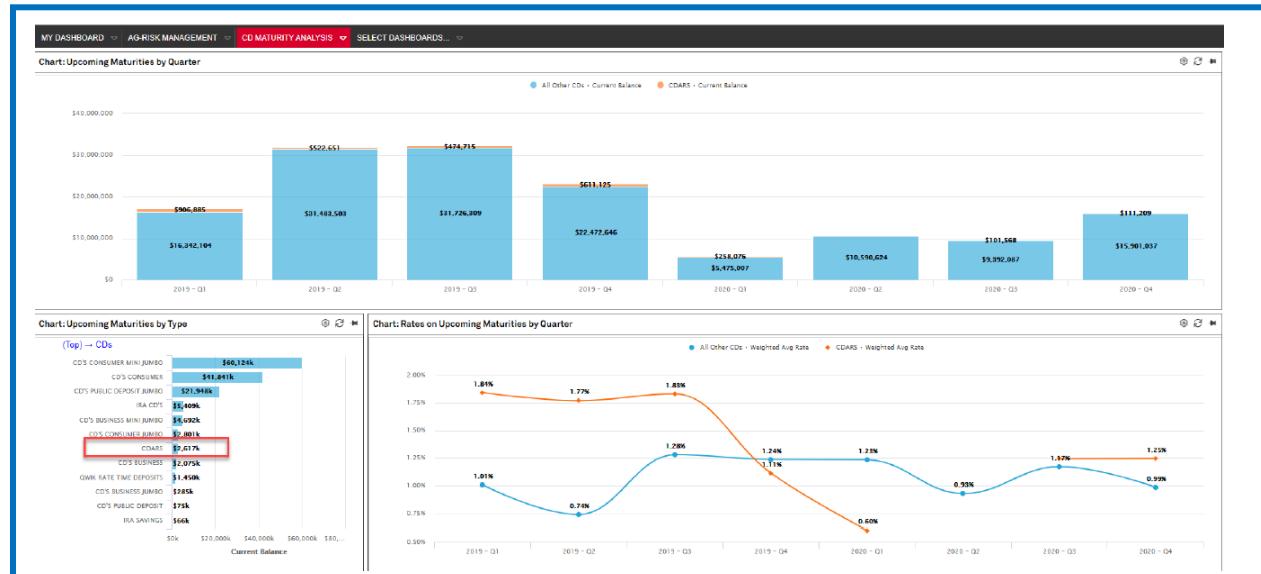
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Key Benefits

SNL Banker's streamlined solution was exactly what the IT team wanted to provide a centralized database to meet the reporting needs of the business units. The team saw many benefits, including the ability to:

- **Free up time** for more revenue-generating activities.

- **Eliminate errors** that often occurred with missing accounts or balances.

- **Streamline the flow of information** across the bank.

- **Deliver enhanced business intelligence** by enabling division heads to explore trends, analyze opportunities, and focus key resources based on insights from timely reports.

- **Help the bank quickly identify possible risks** and course correct early on with regular performance metrics.

Click here for more information on SNL Banker.

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